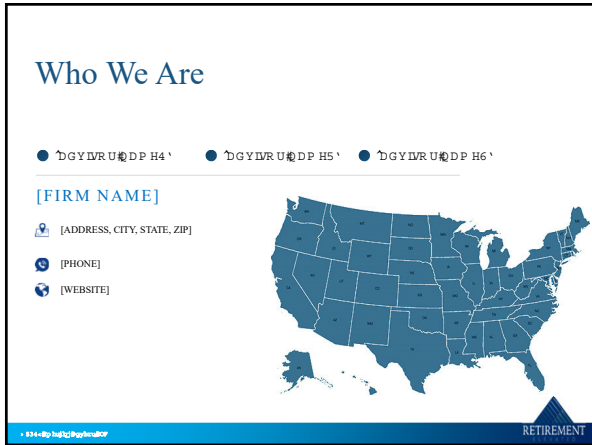




1



2



3

Summary
Complete Planning

FIRM does not and is not permitted to offer tax or legal advice, all individuals are encouraged to seek the guidance of qualified professionals.

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4



5

Quiz Questions

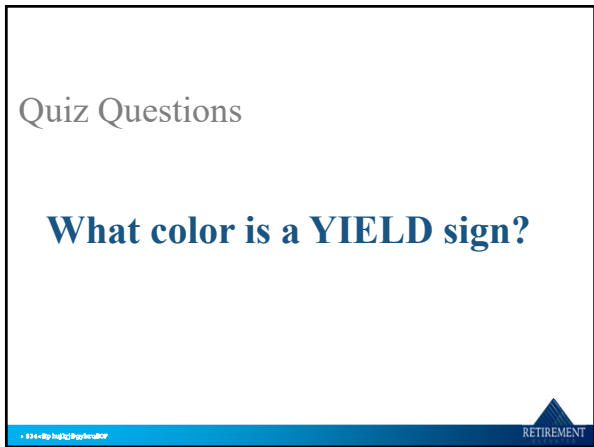
What color is a STOP sign?

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6



7



8



9



10


Were Yield Signs Ever Yellow?

- Yes. In fact, yellow was the standard color for YIELD signs for nearly 40 years.
- The YIELD sign was added to the Manual on Uniform Traffic Control Devices in 1954.
- In 1971, the YIELD sign was changed to use the red background you see today, along with the white region in the center of the sign.



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11

Myths and Misconceptions From the “Old World” can cause harm to you in the “New World.”

12

What Are The Stats?

<3 (

of all women will eventually be solely in charge of household finances.*

53 (

of women feel very well prepared to make wise financial decisions.**

*Allianz Life, May 2016. "The Allianz Women, Money and Power Study: Empowered and Underserved." P.3. https://www.allianzlife.com/-/media/files/Allianz/documents/ent_1462_n_pdf?rev=6&hash=2955C0DC4F08CC290A41345D5CDFBF36D87976. Accessed June 22, 2018.

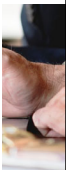
**Prudential. "2014-2015 Research Study: Financial Experience & Behaviors Among Women." P.3. https://www.prudential.com/media/managed/wm/media/Pru_Women_Study_2014.pdf. Accessed June 22, 2018.

RETIREMENT

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Our Topics:

01. C.A.N. you handle it?
What is your RISK tolerance?
02. Volatility vs. Returns?
03. Repercussions of losing a spouse.
04. Tax Efficient Withdrawal Strategy




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C.A.N. You Handle It?

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C.A.N. You Handle It?



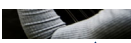
Capacity



Attitude



Need



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Risk Tolerance

George and Jane Jetson CLIENT REF ID: 1234567890

Enter email address SEP 5 - \$1,000,000

RISK 55

OVERVIEW RISK NUMBERS ANALYTICS

← All Risk Numbers

RISK 55 Simple Questionnaire

September 5, 2018 - 4:46pm

This hypothetical example is for illustrative purposes only.



AN ANNUAL INVESTMENT OF \$1,000,000

+11% (\$109,500) +17% (\$171,250)

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Volatility vs. Returns?

Math vs. Money?

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Portfolio A

+60%

-40%

20% / 2 Years
10% Average

\$1,000,000

+600,000

\$1,600,000

-640,000

\$960,000

Portfolio B

+30%

-10%

20% / 2 Years
10% Average

\$1,000,000

+300,000

\$1,300,000

-130,000

\$1,170,000

-30% +43% = Even
-50% +100% = Even

This is a hypothetical example is provided for illustrative purposes only. It does not represent a specific product.

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Two Sisters

Two (Different) Retirements

- ✔ Two Sisters
- ✔ \$500,000 each (IRA) at retirement
- ✔ Both will use \$30,000 annually for income
- ✔ Sarah retires in 1990
- ✔ Jane retires in 2000
- ✔ The result?

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Two Sisters

Two (Different) Retirements

Income and Sequence of Returns

Sarah
Retired in 1990

Year	Return	WD	Balance
1990	-4.34%	\$ 30,000	\$ 489,602
1991	20.32%	\$ 30,000	\$ 504,865
1992	4.17%	\$ 30,000	\$ 494,667
1993	13.72%	\$ 30,000	\$ 528,419
1994	2.14%	\$ 30,000	\$ 509,085
1995	33.45%	\$ 30,000	\$ 639,340
1996	26.01%	\$ 30,000	\$ 767,829
1997	22.64%	\$ 30,000	\$ 904,873
1998	16.10%	\$ 30,000	\$ 1,015,728
1999	25.22%	\$ 30,000	\$ 1,234,328

Jane
Retired in 2000

Year	Return	WD	Balance
2000	-6.18%	\$ 30,000	\$ 440,954
2001	-7.10%	\$ 30,000	\$ 381,776
2002	-16.76%	\$ 30,000	\$ 292,819
2003	25.32%	\$ 30,000	\$ 329,364
2004	3.15%	\$ 30,000	\$ 308,794
2005	-0.61%	\$ 30,000	\$ 277,094
2006	16.29%	\$ 30,000	\$ 287,345
2007	6.43%	\$ 30,000	\$ 273,892
2008	-33.84%	\$ 30,000	\$ 161,359
2009	18.82%	\$ 30,000	\$ 156,081

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Repercussions of Losing a Spouse

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Repercussions of Losing a Spouse

	Joint	Single
IRA's	\$30,000	\$40,000
Soc. Sec.	\$30,000	\$20,000
Total Income	\$60,000	\$60,000
Standard Deductions	(\$24,400)	(\$12,200)
Personal Exemption, 65+	(\$2,600)	(\$1,650)
Taxable Income	\$9,850	\$43,150
Estimated Federal Income Tax	\$988	\$5,357
Discretionary Income	\$9,012	\$54,643

This hypothetical example is for illustrative purposes only, should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product and/or service. This information in this chart is based on 2019 tax rates.

RETIREMENT

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Withdrawal Strategy

Does it matter?

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How Wise is Conventional Wisdom?

- ✔ Turns out, it's not always good advice.
- ✔ Conventional wisdom says to convert portfolio
 1. Taxable Accounts
 2. Tax Deferred Accounts
 3. Tax Exempt Accounts (Roth)
 4. Non-Deductible IRA
 5. Non-Qualified Annuity




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Conventional Wisdom on Retirement Liquidations

- ✔ Let the IRA Compound!
- ✔ The classic approach:

after-tax "taxable" brokerage accounts should be liquidated first, while retirement accounts like IRAs and 401(k) plans receive preferential (tax-deferred) treatment and should be liquidated last.



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Case Study

- ✔ But is that really the best strategy for you?
- ✔ Jim(66) and Joan(65) have saved a total of \$679,000:

✔ 401(k)	\$500,000
✔ Taxable	\$125,000
✔ Roth	\$ 54,000
- ✔ Plan to retire at age 67



They know they will need to spend conservatively, but they plan to enjoy retirement. Because they have multiple accounts that are taxed differently, they need advice on a withdrawal strategy to make their savings last as long as possible.

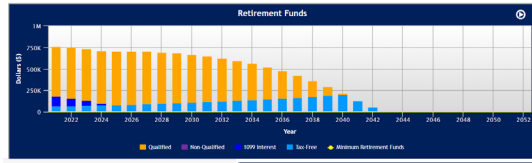
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Scenario A – Conventional Wisdom

Tax Map



Total Income:
\$1,112,325

Year	Client Age	Spouse Age	Retirement Funds
2040	90	89	\$218,855
2041	91	90	\$128,221
2042	92	91	\$56,183
2043	93	92	\$0

This hypothetical example is for illustrative purposes only, should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product or service.

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Scenario B

Tax Map



Total Income:
\$1,613,801

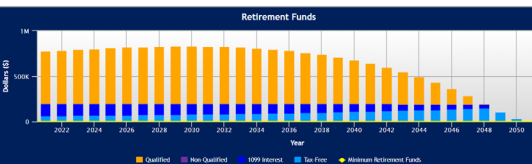
Year	Client Age	Spouse Age	Retirement Funds
2043	93	92	\$183,209
2044	94	93	\$118,165
2045	95	94	\$47,339
2046	96	95	\$0

This hypothetical example is for illustrative purposes only, should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product or service.

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Scenario C

Tax Map



Total Income:
\$2,133,226

Year	Client Age	Spouse Age	Retirement Funds
2048	98	97	\$200,431
2049	99	98	\$105,944
2050	100	99	\$31,202
2051	101	100	\$0

This hypothetical example is for illustrative purposes only, should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product or service.

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Scenario Comparison


Scenario	Red Line Age	Total Income
A	93/92	\$1,112,325
B	96/95	\$1,613,801
C	101/100	\$2,133,226

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Summary Complete Planning



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Complete Plan Review

- 01 Forward Looking 1040 Review
- 02 Income Analysis
- 03 Risk Analysis
- 04 Legacy and Estate Planning Review
- 05 Complimentary and no obligation



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EMPOWERING WOMEN EVALUATION FORM

Name(s): _____ Age: _____ Phone: (____) _____

Address: _____ City: _____ State: _____ Zip: _____

Presenter: _____ Date: _____ Venue: _____

COURSE INFORMATION

Rate the overall quality of the presentation: Excellent Good Fair Poor

Rate instructor: Excellent Good Fair Poor

Rate the materials: Excellent Good Fair Poor

What would like more information about (circle one or more):

Income Planning | Investment Planning | Tax Planning | Healthcare Planning | Estate Planning

Would you strongly consider YES or NO (circle address): _____

FINANCIAL STRATEGY SESSION INFORMATION

What would like to schedule a complimentary personal financial strategy session: YES NO

If yes, please include the daytime phone number: (____) _____

Please check the time commitment and date for this session or contact us again.

	Monday	Tuesday	Wednesday	Thursday	Friday
8 AM	REQUIRED				
10 AM	REQUIRED				
1 PM	REQUIRED				
2:30 PM					REQUIRED
4:30 PM					REQUIRED
7:30 PM	REQUIRED	REQUIRED		REQUIRED	REQUIRED

Additional Comments: _____

Please indicate the approximate value of your retirement savings (including your primary residence):

\$50,000 or less _____ / \$50,000-\$100,000 _____ / \$100,000-\$750,000 _____ / \$750,000-\$1M _____ / \$1M+